

From: mail.president@scotiabank.com <mail.president@scotiabank.com>

Sent: April-17-19 12:51 PM

To: Sunjit Lidhar <[REDACTED]>

Subject: Re: Case#A19031482428

Dear Mr. Singh

Further to your email to our office on March 14, I am responding via email on behalf of Scotiabank as we have been unable to reach you via telephone. I have completed my investigation into your concern regarding your Scotiacards ending in [REDACTED] and [REDACTED] and am providing you with the outcome. Allow me to begin by extending our sincere apologies for the frustration and inconvenience you have experienced.

After careful review of your file and additional information we have collected from our investigation, we respectfully decline your request to reimburse the associated charges relating to your fraud claims. We are taking this opportunity to provide an explanation to you. Based on our investigation, we are unable to find any indication that your Scotiacards were compromised as it was advised to in the correspondence from the Bank of February 26 and March 15, 2019.

We have confirmed through our investigation that the transactions that were in dispute were initiated and authorized with the correct respective online credentials from an IP address that corresponds to the address we have on file and an IP address that you have extensive history with. This means the person(s) conducting the transactions had accurate knowledge of your online credentials, both before and after Scotiacard ending [REDACTED] was replaced February 16, 2019 following the original fraud claim. Furthermore, there was no evidence of trickery or shoulder surfing.

If you feel that you are otherwise a victim of a crime, we encourage you to report this to your local police authorities. If you have already done so and should they require any supporting documentation or investigative assistance, please refer them to Global Security Operations Centre (GSOC) at CS.SOC@scotiabank.com.

We hope our explanation has clarified these matters for you. Having said this, should you be dissatisfied with the outcome of your concerns, the next step in the Scotiabank Complaint Resolution process is for you to contact the Scotiabank Ombudsman at the following address:

Scotiabank Ombudsman
44 King Street West
Toronto ON M5H 1H1
ombudsman@scotiabank.com
Fax# 416-933-3276

Scotiabank's Ombudsman performs an impartial review of complaints from retail and small business customers in Canada. Should you wish to contact the Ombudsman's office, it will be determined if your concerns fall within that office's mandate.

Thank you for contacting us with the details of your concern and giving me an opportunity to provide a response to you. Once again, please accept my sincere regrets for the frustration and inconvenience this matter has caused you.

Sincerely,

Ruxandra D. nu, Manager, Customer Concerns

Scotiabank, Office of the President
44 King Street W, Toronto, Ontario, Canada M5H 1H1

[Redacted Address Line]
[Redacted Address Line]

scotiabank.com

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